



# EXPEDITED RULE MAKING

**CR-105 (June 2004)**  
(Implements RCW 34.05.353)  
**EXPEDITED RULE MAKING ONLY**

**Agency:** Insurance Commissioner

**Title of rule and other identifying information:** Chapter 284-49 WAC Washington Basic Coverage Policy (Small Group) Insurance Regulation

Insurance Commissioner Matter No. R 2004-07

## NOTICE

**THIS RULE IS BEING PROPOSED UNDER AN EXPEDITED RULE-MAKING PROCESS THAT WILL ELIMINATE THE NEED FOR THE AGENCY TO HOLD PUBLIC HEARINGS, PREPARE A SMALL BUSINESS ECONOMIC IMPACT STATEMENT, OR PROVIDE RESPONSES TO THE CRITERIA FOR A SIGNIFICANT LEGISLATIVE RULE. IF YOU OBJECT TO THIS USE OF THE EXPEDITED RULE-MAKING PROCESS, YOU MUST EXPRESS YOUR OBJECTIONS IN WRITING AND THEY MUST BE SENT TO**

Name: Kacy Scott

Agency: Insurance Commissioner

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**AND RECEIVED BY** December 21, 2004

**Purpose of the proposal and its anticipated effects, including any changes in existing rules:**

Small group laws that have been enacted subsequent to the adoption of these regulations create a conflict between those laws and this chapter. This proposal will eliminate that conflict.

**Reasons supporting proposal:** This chapter is in conflict with small group laws that have been enacted subsequent to the adoption of the chapter.

**Statutory authority for adoption:** RCWs 48.02.060, 48.18.110, 48.44.020, 48.44.050, 48.46.060, 48.46.200

**Statute being implemented:** : RCW 48.21.045, 48.44.023, 48.46.066

**Is rule necessary because of a:**

Federal Law? ☐ Yes ☒ No  
Federal Court Decision? ☐ Yes ☒ No  
State Court Decision? ☐ Yes ☒ No

If yes, CITATION:

**DATE**  
October 20, 2004

**NAME (TYPE OR PRINT)**  
Mike Kreidler

**SIGNATURE**

**TITLE**  
Insurance Commissioner

## CODE REVISER USE ONLY

Information input by Agency

**CODE REVISER'S OFFICE  
STATE OF WASHINGTON  
FILED**

**OCT 18 2004**

**TIME** 2:15 **PM**

**WSR** 04-21-054

(COMPLETE REVERSE SIDE)

**Name of proponent:** Mike Kreidler, Insurance Commissioner

☐ Private  
☐ Public  
☒ Government

**Name of agency personnel responsible for:**

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Drafting.....	Jon Hedegard	PO Box 40255, Olympia, WA 98504	(360)725-7039
Implementation....		Beth Berendt	PO Box 40255, Olympia, WA 98504
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Enforcement.....	Carol Sureau	PO Box 40255, Olympia, WA 98504	(360)725-7050

**Agency comments or recommendations, if any, as to statutory language, implementation, enforcement, and fiscal matters:** None

AMENDATORY SECTION (Amending Order 90-10, filed 9/4/90, effective 10/5/90)

**WAC 284-49-010** ~~((Scope.))~~ Reservation of chapter. ((The regulations contained in this chapter shall apply to all policies or contracts issued to groups of fewer than twenty-five employees by disability insurers, health care service contractors and health maintenance organizations, pursuant to the authority of chapter 187, Laws of 1990, and such policies or contracts shall be referred to as "basic coverage policies." All other policies or contracts issued by disability insurers, health care service contractors, and health maintenance organizations shall conform to all other provisions of the Insurance Code and regulations issued thereunder applying to the type of policy or contract being issued.)) Chapter 284-49 WAC is reserved for future small group health regulations.

REPEALER

The following sections of the Washington Administrative Code are repealed:

WAC 284-49-020	Supplanting or superseding of existing policies.
WAC 284-49-050	Definitions.
WAC 284-49-100	Forms--prior approval.
WAC 284-49-115	General contents of form and rate filings.
WAC 284-49-300	Minimum policy requirements.
WAC 284-49-330	Minimum coverage.
WAC 284-49-500	Standards for loss ratios.
WAC 284-49-510	Filing requirements.
WAC 284-49-520	Experience records.
WAC 284-49-900	Collection of data and reporting.
WAC 284-49-999	Separability.